DETAILED ACTION

EXAMINER'S AMENDMENT

1.   An examiner's amendment to the record appears below. Should the changes
and/or additions be unacceptable to applicant, an amendment may be filed as provided
by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be
submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with
Ronald Schoenbaum on December 3, 2008.

The application has been amended as follow:

Claim 1 has been replaced by:

-- Claim 1   A computer system that provides a network-based payment service,
the computer system comprising:

an electronic data repository that stores account data associated with each of the
following: (a) a plurality of users that are registered to make payments via the payment service,
(b) a content provider that is registered to use the payment service to collect payments from the
registered users for accessing content provided by the content provider, and (c) a web site
operator that hosts, on a web site, a payment link that is selectable by the registered users to pay
for and access the content provided by the content provider; and

a server system coupled to the electronic data repository, the server system operated by a
payment service provider that is separate from the content provider and the web site operator, the
server system being separate from the web site, and being responsive to selection by a registered
user of the payment link on said web site by charging the registered user a fee for accessing the
content and by redirecting a web browser of the registered user to the content;

wherein the payment link points to the server system such that selection of the payment
link by a user causes a browser of the user to send a request message to the server system, and
wherein the server system divides the fee between at least the web site operator and the content

provider, such that the web site operator and the content provider each receive a portion of the fee<u>;</u>

     <u>wherein the server system includes a web-based payment link generation tool that generates and outputs link coding for adding payment links to web sites that are external to the server system, said payment links including information used by server system to process payment transactions initiated by users from said external web sites</u>.   - -

     Claim 51 has been replaced by:

        -- Claim 51.   The computer system of Claim 45, wherein the server system divides the fee between at least the web site operator, the content provider and the payment service <u>provider</u>.   - -

     Claim 57 has been replaced by:

    -- Claim 57.   A computer-implemented method for providing user access to content and for allocating user payments for accessing such content, the method provided in association with a link hosted by a first web site of a first entity, said link being selectable by users during browsing of the first web site to pay for and access content, the method comprising:

     detecting selection of said link by a user, and in response to said selection: (a) charging the user a fee associated with accessing the content, and (b) redirecting a web browser of the user to a web page that includes or provides access to the content, said web page associated with a second entity, and being part of a second web site that is separate from the first web site; and

     dividing the fee between at least the first entity and the second entity, such that the first and second entities each receive a portion of the fee;

     wherein the method is performed by a networked computer system that implements a payment service, said networked computer system being separate from the first web site and the second web site;

     wherein the link points to the networked computer system, such that selection of the link by the user causes a browser of the user to send a message to the networked computer system<u>, and the link comprises link coding generated by a link generation tool hosted by the network</u>

computer system, said link coding comprising information used by the network computer system
to process payment transactions initiated via said payment link.   - -

       Claim 76 has been replaced by:

          -- Claim 76.   The computer system of Claim 45, wherein the web-based
payment link generation tool provides an option to specify a payment amount to be associated
with the payment link.   - -

       Claim 85 has been replaced by:

          -- Claim 85.   A computer-implemented method for providing fee-based access
to content, the method comprising:

          generating and outputting link coding for adding a user-selectable payment object to a
content provider site operated by a content provider entity, said link coding including
information for executing payment transactions initiated via the payment object;

       serving the user-selectable payment object to a browser for display on a first web page of
the content provider site, said payment object being selectable by a user to access a content page
of the content provider site, said content page being separate from the first web page;

       receiving a request message generated by said browser in response to user selection of
said payment object on the first web page, said request message accompanied by a cookie that
corresponds to the user;

       responding to the request message by (1) charging a fee to a user account corresponding
to said cookie, and (2) redirecting the browser to the content page, such that the user is both
charged for accessing, and provided access to, the content page in response to selection of the
payment object; and

       crediting at least a portion of the fee to an account of the content provider;

       wherein said serving, receiving, responding and crediting steps are performed by a
service provider site that is separate from the content provider site, said service provider site
operated by a service provider entity that is separate from, and which collects payments for, the
content provider entity.   - -

Claim 89 has been replaced by:

-- Claim 89.   The method of Claim 85, <u>wherein the method further comprises</u> <u>the service provider site causing the content page to be supplemented with a discussion area</u> <u>display object that provides functionality for users to post and review comments.</u>   - -

Claim 91 has been replaced by:

-- Claim 91.   A service provider site, comprising:

a server system programmed to:

<u>generate link coding that is adapted to be added to at least a first web page of a content</u> <u>provider site of a content provider entity to add a user-selectable payment thereto, said link</u> <u>coding comprising information for conducting a payment transaction;</u>

serve <u>the</u> user-selectable payment object to a browser for display on <u>the</u> first web page of <u>the</u> content provider site<u>,</u> said payment object being selectable by a user to access a content page of the content provider site, said content page being separate from the first web page;

receive a request message generated by said browser in response to user selection of said payment object on the first web page, said request message accompanied by a cookie that corresponds to the user;

respond to the request message by (1) charging a fee to a user account corresponding to said cookie, and (2) redirecting the browser to the content page, such that the user is both charged for accessing, and provided access to, the content page in response to selection of the payment object; and

credit at least a portion of the fee to an account of the content provider;

wherein the service provider site is separate from the content provider site, and is operated by a service provider entity that is separate from, and which collects payments for, the content provider entity.   - -

Claim 95 has been replaced by:

-- Claim 95.   The service provider site of Claim 91, wherein the <u>information for</u> <u>conducting the payment transaction comprises an identifier of the content provider entity.</u>   - -

Allowable Subject Matter

2.   Claims 45-64, 74-96, are allowable over the prior art of record and as argued by Applicant's representative in their response dated 2/12/2008.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B. Graham whose telephone number is 571-272-6795. The examiner can normally be reached from 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Thomas Dixon can be reached on (571) 272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Frantzy Poinvil/
Primary Examiner, Art Unit 3696

CG

Dec 6, 2008